



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
U.S. Bank National Association as trustee on behalf of
the holders of the Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2007-
OPX1

In Re:
Nieves L. Lara-Delgado
Debtor.

Order Filed on June 8, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-14615 RG

Adv. No.:

Judge: Rosemary Gambardella

CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 8, 2021

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Nieves L. Lara-Delgado

Case No: 19-14615 RG

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, holder of a mortgage on real property located at 293 Highwood Street, Teaneck NJ 07666, Denise Carlon, Esq. appearing, upon a consent order curing post-petition arrears & reinstating stay, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property located at 293 Highwood Street, Teaneck NJ 07666 is hereby reinstated; and

It is further **ORDERED, ADJUDGED and DECREED** that as of May 20, 2021, Debtor is due for the February 2021 through May 2021 post-petition payments for a total default of \$8,947.05 (3 @ \$2,261.15, \$97.58 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that upon the entry of this order, the Debtor shall return funds in the amount of \$2,335.53 returned to the Debtor after relief was granted; and

It is further **ORDERED, ADJUDGED and DECREED** that an additional \$4,636.94 check, sent to the Debtor by Secured Creditor, shall not be cashed by the Debtor; Secured Creditor is authorized to stop payment on that check; and those funds shall be applied to post-petition arrears;

It is further **ORDERED, ADJUDGED and DECREED** that these funds, totaling \$6,938.35 shall be applied to the post-petition arrears, leaving a balance of \$1,974.58 , which shall be paid by the Debtor by May 31, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2021, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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Debtor: Nieves L. Lara-Delgado

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property located at 293 Highwood Street, Teaneck NJ 07666 is hereby reinstated.

I hereby agree and consent to the above terms and conditions: Dated: 5/27/2021

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

I hereby agree and consent to the above terms and conditions: Dated: 5/26/2021

/s/ Mark E. Norgaard

MARK E. NORGAARD, ESQ., ATTORNEY FOR DEBTOR